

UNEMPLOYMENT INSURANCE FAQ

Courtesy of the Michigan Unemployment Office, Department of Labor, and the Office of Rep.
Paul Mitchell (MI-10)

Are self-employed and independent contractors eligible?

- Yes. Self-employed and independent contractors, like gig workers, are eligible for Pandemic Unemployment Assistance. This also covers workers laid off from churches and religious institutions who may not be eligible under the state's traditional program.

Are furloughed workers eligible?

- Yes. States have policies in place to allow furloughed workers to receive unemployment benefits and part-time workers can receive partial benefits.
- The Pandemic Unemployment Assistance program also helps workers stay connected to their employer by allowing unemployment benefits for workers who have a job but are unable to work or telework due to COVID-19-related reasons and are not receiving paid leave through their employer.

How much do unemployed workers get?

- It varies. Unemployment benefits across the country averaged \$385 per week in February 2020 but vary significantly by state. Generally, a person's benefits replace about 1/3 to 1/2 of their wages.
- The CARES Act provides an additional \$600 per week on top of whatever a person would normally receive in their state - limited to the next 4 months (expires July 31, 2020).



How long do unemployment benefits last?

- It varies by state, but most states provide access to unemployment benefits for a maximum of 26 weeks.
- The CARES Act provides federal funding for an additional 13 weeks for those who need it. Funding for this expires December 31, 2020.

Are unemployment benefits taxable and do they count as income?

- Yes. Unemployment benefits are taxable income and they generally count as income when determining eligibility for public assistance programs.

No matter what time of day I try to get through the system, I get error messages, or when I try to call, I'm on hold forever. Why isn't this working?

- The Michigan Unemployment Office is experiencing an unprecedented number of claims being filed. Therefore, it may take several minutes for their site to load and the website will be slower than usual. However, filing online remains the fastest way for Michiganders to apply for unemployment benefits. The office recommends applying online during non-peak hours, 8 p.m. to 8 a.m. The 24-hour site operates better when fewer people are on the site.
- Congress provided additional funding and flexibility to the states to try and match this influx, but the work is still in progress.
- For now, the best you can do is keep trying early and often until the system catches up.



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- The federal government continues their efforts to define and refine the new unemployment rules, and states continue to try and get these new systems online to deal with the unprecedented volume.



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